

Claims:

1. A waterborne coating composition comprising an aqueous dispersion of:

- a) polyurethane resin particles,
- b) epoxy resin particles, and
- c) polyvinyl chloride resin particles.

2. The composition of claim 1, further comprising an aminoplast resin.

3. The composition of claim 2, wherein the aminoplast resin is a melamine.

4. The composition of claim 1, further comprising one or more acidic curing agents.

5. The composition of claim 4, wherein at least a first and a second curing agent are used, and wherein the first curing agent promotes curing at a first temperature, and wherein the second curing agent promotes curing at a second temperature.

6. The composition of claim 5, wherein the first temperature and the second temperature differ by at least 25°C.

7. The composition of claim 1, wherein at least one of the polyurethane resin, epoxy resin and polyvinyl chloride resin includes one or more functional groups reactive with epoxy groups in the presence of an acid catalyst under conditions of elevated temperature.

8. The composition of claim 7, wherein the functional groups comprise hydroxy groups.

9. A waterborne coating composition comprising:

- a) an epoxy dispersion,
- b) a polyurethane dispersion,
- c) a vinyl dispersion,
- d) a first curing agent,
- e) a second curing agent, and
- f) an aminoplast crosslinker,

wherein the epoxy dispersion is 0.01-30%, the polyurethane dispersion is 0.01-35%, the vinyl dispersion is 4%-60%, the first curing agent is 0.01-3%, the second curing agent is 0.01-3%, and the aminoplast crosslinker is 3.5%-9.1% by weight of the composition.

10. The composition of claim 9, wherein the epoxy dispersion is 14-30% by weight of the composition.

11. The composition of claim 9, wherein the vinyl resin is 4-40% by weight of the composition.

• 12. The composition of claim 9, wherein the aminoplast is a melamine.

5 13. A surface covering comprising a resilient support layer and a top coat layer formed from the composition of claim 1.

• 14. The surface covering of claim 13, wherein the resilient support layer comprises a felt or polymeric support layer.

• 15. The surface covering of claim 13, comprising a hot-melt calendared layer.

16. The surface covering of claim 13, comprising a foamed layer.

10 17. The surface covering of claim 16, wherein the foamed layer is chemically embossed.

18. The surface covering of claim 17, wherein the chemical embossing is in register with a printed pattern disposed on a layer adjacent to the foamed layer.

19. The surface covering of claim 13, comprising a wear layer.

• 20. The surface covering of claim 13, wherein the surface covering is a floor covering.

15 21. A method of forming a surface covering comprising:

a) applying the composition of claim 1 to a resilient support layer or a layer directly or indirectly overlying a resilient support layer,

• b) heating the layer to a sufficient temperature to drive off the majority of the water, and

• c) heating the layer to a sufficient temperature to cure the composition.

20 22. The method of claim 21, wherein a foamable layer directly or indirectly overlies the resilient support layer, and the foamable layer is cured while the composition of claim 1 is cured.

23. The method of claim 21, wherein the foamable layer is adjacent to a print layer that includes foaming agents, foaming inhibitors and/or foaming promoters, such that the foamable layer is chemically embossed when foamed.